## What is claimed is:

- 1. A method of secure data transmission over an unsecured network, comprising:
  - (a) linking a first local terminal to a server via the network;
- (b) signaling to the server from the first local terminal that a secure transmission of a data document resident on the first local terminal is desired;
- (c) downloading an encryption applet resident on the server into random access memory on the first local terminal;
- (d) encrypting the data document using the encryption applet to create an encrypted data document on the first local terminal;
- (e) uploading the encrypted data document from the first local terminal to the server via the network;
  - (f) linking a second local terminal to the server via the network;
- (g) signaling to the server from the second local terminal that a secure transmission of the encrypted data document on the server is desired;
- (h) downloading the encrypted data document from the server to the second local terminal;
- (i) downloading a decryption applet resident on the server into random access memory on the second local terminal; and
- (j) decrypting the encrypted data document using the decryption applet to recreate the data document on the second local terminal.

- 2. The method of claim 1, wherein step (a) further comprises authentication of the first local terminal; and step (g) further comprises authentication of the second local terminal.
- 3. The method of claim 1, wherein steps (b), (c), (d) and (e) are initiated and carried out by a single command from the first local terminal, and steps (g), (h), (i) and (j) are initiated and carried out by a single command from the second local terminal.
  - 4. The method of claim 1, further comprising:
- (k) deleting the encryption applet from the random access memory on the first local terminal; and
- (l) deleting the decryption applet from the random access memory on the second local terminal.
- 5. The method of claim 3, wherein steps (b), (c), (d), (e) and (k) are initiated and carried out by a single command from the first local terminal, and steps (g), (h), (i), (j) and (l) are initiated and carried out by a single command from the second local terminal.
  - 6. The method of claim 1, further comprising:
- (m) downloading a hashing applet resident on the server into random access memory on the first local terminal;
- (n) creating a hash of the encrypted data document using the hashing applet on the first local terminal;

- (o) uploading the hash of the encrypted data document from the first local terminal to the server via the network;
- (p) downloading the hash of the encrypted data document from the server to the second local terminal via the network;
- (q) downloading the hashing applet resident on the server into random access memory on the second local terminal;
- (r) creating a second hash of the downloaded encrypted data document using the hashing applet on the second local terminal;
- (s) comparing the first hash of the encrypted data document and the second hash of the downloaded encrypted data document on the second local terminal; and
- (t) displaying an error message on the second local terminal if the first hash of the encrypted data document does not match the second hash of the downloaded encrypted data document.
  - 7. The method of claim 1, further comprising:
- (u) deleting the hashing applet from the random access memory on the first local terminal; and
- (v) deleting the hashing applet from the random access memory on the second local terminal.
  - 8. The method of claim 6, further comprising:
  - (w) designating a keyword on the first local terminal;
- (x) creating a hash of the keyword using the hashing applet on the first local terminal;

- (y) encrypting the data document in step (d) using the hash of the keyword as an encryption key;
  - (z) creating a keyphrase as a clue to the keyword;
- (aa) communicating the keyphrase to an intended recipient of the data document;
- (bb) entering the keyword corresponding to the keyphrase on the second local terminal;
- (cc) creating a second hash of the keyword using the hashing applet on the second local terminal;
- (dd) decrypting the encrypting the data document in step (j) using the second hash of the keyword as a decryption key.
- 9. The method of claim 8, wherein at least one of the first and second local terminals is located in a publicly accessible location and connected to a means for recording the data document in a tangible medium.
- 10. The method of claim 9, wherein the means for recording the data document in a tangible medium includes a means for erasing, overwriting and/or destroying the data document on the tangible medium upon detection of an error or incomplete transaction.
- 11. The method of claim 1, wherein at least one of the first and second local terminals is located in a secured business location and connected to a means for recording the data document on a tangible medium.

- 12. The method of claim 11, further comprising delivering the data document recorded on the tangible medium from the secured business location to an intended recipient.
  - 13. The method of claim 6, further comprising:
  - (w) designating a keyword on the first local terminal;
- (x) combining the keyword with a public or private key to create a semiprivate encryption key;
- (y) creating a hash of the semi-private encryption key using the hashing applet on the first local terminal;
- (z) encrypting the data document in step (d) using the hash of the semiprivate encryption key as an encryption key;
  - (aa) creating a keyphrase as a clue to the keyword;
- (bb) communicating the keyphrase to an intended recipient of the data document:
- (cc) entering the keyword corresponding to the keyphrase on the second local terminal;
- (dd) combining the keyword with the public or private key to recreate the semi-private encryption key;
- (ee) creating a second hash of the semi-private encryption key using the hashing applet on the second local terminal;
- (ff) decrypting the encrypting the data document in step (j) using the second hash of the semi-private encryption key as a decryption key.